

**Information to identify the case:**

Debtor 1	<u>Miguel A. Villanueva</u>			Social Security number or ITIN xxx-xx-1997
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>			Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey			
Case number:	<b>19-18777-JNP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Miguel A. Villanueva  
aka Mike A. Villanueva

8/9/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Miguel A. Villanueva  
DebtorCase No. 19-18777-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 48

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db +Miguel A. Villanueva, 506 St. Thomas Drive, Egg Harbor Township, NJ 08234-4204  
 518216519 +AT & T Direct TV, PO Box 551268, Jacksonville, FL 32255-1268  
 518216517 Absecon Island Internal Medicine, 6508 Ventnor Ave, Ventnor City, NJ 08406-2177  
 518216520 Atlantic Emergency Associates, PA, PO Box 15356, Newark, NJ 07192-5356  
 518216521 +Atlantic Medical Imaging, PO Box 1564, Indianapolis, IN 46206-1564  
 518216523 +Bayfront Emergency Physicians, PO Box 3012, Wilmington, DE 19804-0012  
 518216524 Cape May Infectious Disease, 8 Court House-South Dennis Road, Cape May Court House, NJ 08210-1967  
 518216527 +Champion Rehabilitation LLC, 59 Darby Lane, Mays Landing, NJ 08330-1459  
 518216528 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 518216531 Credit Operations, PO Box 81410, Cleveland, OH 44181-0410  
 518216532 Department of Veterans Affairs, PO Box 530269, Atlanta, GA 30353-0269  
 518234720 FULTON BANK N.A., Law Office of James Donnelly, 1236 Brace Road, Suite C, PO Box 536, Cherry Hill, NJ 08003-0536  
 518216537 +James D. Donnelly, Attorney at Law, 1236 Brace Rd Ste C POB 536, Cherry Hill, NJ 08003-0536  
 518216538 +Joseph Allegretto, Court Officer, Superior Court of NJ, 1201 Bacharac Bvd, Atlantic City, NJ 08401-4510  
 518333733 +LakeView Loan Servicing, LLC, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 518216542 +Progressive Insurance, Ernie Johnson Agcy, 714 N New Rd, Pleasantville, NJ 08232-1310  
 518216543 +Property manager, 415 South White Horse Pike, Audubon, NJ 08106-1310  
 518216544 +Ravi K. Ponappan, MD, 750 Route 73 South suite 301, Marlton, NJ 08053-4191  
 518216545 +Realty Solutions LLC, Audubon Professional Center Sutie #2, 415 S White Horse Pike, Audubon, NJ 08106-1310  
 518216546 +Receivables Outsourcing, LLC, PO Box 62850, Baltimore, MD 21264-2850  
 518216547 +Rickart Collection Systems, Inc, 575 Milltown Rd PO Box 7242, North Brunswick, NJ 08902-7242  
 518216548 +Shore Medical Center, PO Box 6195, Wyomissing, PA 19610-0195  
 518216549 Shore Specialty Consultants, PA, Attn#15464E, PO Box 14000, Belfast, ME 04915-4033  
 518216550 +Superior One Hour Heating & Air Conditio, 200 Cambria Ave, Suite F, Pleasantville, NJ 08232-2067  
 518216554 +Townhouses at Ridgeview, Inc, c/o Law Office of Chester A. Luszcz, 429 White House Pike, Haddon Heights, NJ 08035-1706

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2019 01:15:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 10 2019 01:15:49 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +E-mail/Text: bankruptcy@fult.com Aug 10 2019 01:17:00 FULTON BANK N.A., 533 Fellowship Road, Suite 250, Mt Laurel, NJ 08054-3411  
 518216518 +EDI: AMSHER.COM Aug 10 2019 04:43:00 Amsher Collection Services, Inc, 4524 Southlake Parkway, Suite 15, Birmingham, AL 35244-3271  
 518216522 +EDI: TSY2.COM Aug 10 2019 04:43:00 Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 518216525 E-mail/Text: cms-bk@cms-collect.com Aug 10 2019 01:15:18 Capital Management Services, LP, 698 1/2 South Ogden St, Buffalo, NY 14206-2317  
 518216526 +EDI: CAPITALONE.COM Aug 10 2019 04:43:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518216529 +E-mail/Text: csdlclientservices@cboflanc.com Aug 10 2019 01:16:28 Credit Bureau of Lancaster County, PO Box 1271, Lancaster, PA 17608-1271  
 518216530 +EDI: CRFRSTNA.COM Aug 10 2019 04:43:00 Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315  
 518216533 EDI: DISCOVER.COM Aug 10 2019 04:43:00 Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850  
 518216534 +EDI: FORD.COM Aug 10 2019 04:43:00 Ford Motor Credit Company, PO Box 17948, Greenville, SC 29606-8948  
 518216535 +E-mail/Text: bankruptcy@fult.com Aug 10 2019 01:17:00 Fulton Bank Of Nj, 100 Park Ave, Woodbury, NJ 08096-3513  
 518216536 EDI: IRS.COM Aug 10 2019 04:43:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
 518216539 +EDI: FORD.COM Aug 10 2019 04:43:00 Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000  
 518216540 E-mail/Text: camanagement@mtb.com Aug 10 2019 01:15:20 M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240  
 518216541 E-mail/Text: helen.ledford@nrsagency.com Aug 10 2019 01:16:57 Nationwide Recovery Service, PO Box 8005, Cleveland, TN 37320-8005  
 518216551 +EDI: RMSC.COM Aug 10 2019 04:43:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005  
 518222849 +EDI: RMSC.COM Aug 10 2019 04:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 518216552 +EDI: RMSC.COM Aug 10 2019 04:43:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 48

Date Rcvd: Aug 09, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518216553 +EDI: RMSC.COM Aug 10 2019 04:43:00 Synchrony Bank/Generac Consumer Financin,  
Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060  
518216555 +E-mail/Text: bankruptcydepartment@tsico.com Aug 10 2019 01:16:37  
Transworld Systems Inc Collection Agency, 500 Virginia Dr Suite 514,  
Fort Washington, PA 19034-2707  
518216556 +EDI: USAA.COM Aug 10 2019 04:43:00 Usaa Federal Savings Bank, Attn: Bankruptcy,  
10750 McDermott Freeway, San Antonio, TX 78288-1600  
518216557 +EDI: WFFC.COM Aug 10 2019 04:43:00 Wells Fargo Bank NA, Attn: Bankruptcy,  
1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com, dss@trustesolutions.net  
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com, dss@trustesolutions.net  
Francis P. Cullari on behalf of Debtor Miguel A. Villanueva cullari@comcast.net  
James D. Donnelly on behalf of Creditor FULTON BANK N.A. james.d@donnlaw.com, jim.donnlaw@gmail.com  
Kevin Gordon McDonald on behalf of Creditor LakeView Loan Servicing, LLC kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7